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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Kathleen Rae Fretz Debtor Case No. 16-12969-amc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Stacey Page 1 of 2 Date Rcvd: Feb 27, 2018 Form ID: pdf900 Total Noticed: 21

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 01, 2018.
                   +Kathleen Rae Fretz, 315 Sunnyhill Drive, Souderton, PA 18964-1158 +Andrew N. Schwartz, Law Offices of Andrew N. Schwartz, 1900 Spruce Street,
db
                   +Andrew N. Schwartz,
aty
                     Philadelphia, PA 19103-6605
                    Penn Liberty Bank, c/o Craig H. Fox, Esquire,
                                                                                  One Montgomery Plaza, Suite 706,
cr
                     425 Swede Street,
                                               Norristown, PA 19401
                    Wilmington Savings Fund Society FSB dba WSFS Bank,, Fox and Fox Attorneys at Law, P.C.,
cr
                     c/o Craig H. Fox, Esquire, One Montgomery Plaza, Suite 706, 425 Swede Street,
                     Norristown, PA 19401
13722412
                   +Borough Of Souderton, PA, Taxes: County & Borough,
                                                                                          Tax Office, Borough Building,
                   31 W Summit Street, Souderton, PA 18964-1612
+Penn Liberty Bank, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P
425 Swede Street, One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852
13716927
                                                                                    Fox and Fox Attorneys at Law, P.C.,
                    Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
Pennsylvania Department Of Revenue, Bureau Of Individual Taxes,
13722408
13722410
                     Harrisburg, PA 17128-0432
                   +WFSF Bank Center, 500 Delaware Avenue, 10th Floor, Wilmington, DE 19801-1490 WSFS Bank, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401 +Wilmington Savings Fund Society, FSB, dba WSFS Ban, c/o Craig H. Fox, Esquire,
14044790
13915721
13835992
                     Fox and Fox Attorneys at Law, P.C., One Montgomery Plaza, Suite 706,
                     Norristown, PA 19401-4852
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    E-mail/Text: bankruptcy@phila.gov Feb 28 2018 02:25:19 City of Philadelphia,
                     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
                     Philadelphia, PA 19102-1595
                    E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2018 02:25:00
smq
                     Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                     Harrisburg, PA 17128-0946
                   +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 28 2018 02:25:11
                                                                                                                 U.S. Attorney Office,
sma
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: Bankruptcy@wsfsbank.com Feb 28 2018 02:25:29 WSFS Bank, 500 Delaware Avenue,
cr
                    Wilmington, DE 19801, U.S.A. 19801-1490
E-mail/Text: mrdiscen@discover.com Feb 28 2018 02:24:46
13722407
                                                                                               Discover Card. PO Box 30943.
                     Salt Lake City, UT 84130
13722409
                   +E-mail/Text: bankruptcy@erieinsurance.com Feb 28 2018 02:25:26
                                                                                                         Erie Insurance.
                     100 Erie Insurance Place, Erie, PA 16530-9000
                    E-mail/Text: cio.bncmail@irs.gov Feb 28 2018 02:24:49
13722411
                                                                                              Department of the Treasury,
                     Internal Revenue Service, Philadelphia, PA 19255-0025
13875692
                    E-mail/Text: camanagement@mtb.com Feb 28 2018 02:24:51
                                                                                               M&T Bank, P.O. Box 840,
                     Buffalo, NY 14240-0840
13722413
                    E-mail/Text: camanagement@mtb.com Feb 28 2018 02:24:51
                                                                                               M&T Bank, PO Box 1288,
                     Buffalo, NY 14240-1288
                   +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2018 02:25:00
13904743
                     Pennsylvania Department Of Revenue, P.O. Box 289342, Harrisburg, PA 17128-0001
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                  +Borough Of Souderton, PA, Taxes: County & Borough, Tax Office, Borough Building, 31 W Summit Street, Souderton, PA 18964-1612
++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
13722420*
13722415*
                  +Erie Insurance, 100 Erie Insurance Place, Erie, PA 16530-9000 +INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
13722417*
13722419*
                      PHILADELPHIA PA 19101-7346
                   (address filed with court: Department of the Treasury, Internal Revenue Service,
                     Philadelphia, PA 19255-0025)
                   +M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE N (address filed with court: M&T Bank, PO Box 1288, Buffalo, NY 14240-1288)
13722421*
                                                                                                   WILLIAMSVILLE NY 14221-7748
                  ++M&T BANK,
                   +Penn Liberty Bank, 724 West Lancaster Avenue, Suite 210,
Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
13722422*
                                                                                                    Wayne, PA 19087-2558
13722416*
13722418*
                    Pennsylvania Department Of Revenue, Bureau Of Individual Taxes,
                                                                                                          PO Box 280432,
                     Harrisburg, PA 17128-0432
                WSFS Bank, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C.,
One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401
##+Penn Liberty Bank, 724 West Lancaster Avenue, Suite 210, Wayne, PA 19087-2558
13915722*
13722414
                                                                                                                     TOTALS: 0, * 9, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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District/off: 0313-2 User: Stacev Page 2 of 2 Date Royd: Feb 27, 2018 Form ID: pdf900 Total Noticed: 21

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on February 27, 2018 at the address(es) listed below:

ANDREW N. SCHWARTZ on behalf of Debtor Kathleen Rae Fretz andrew.schwartz@psinet.com BRIAN CRAIG NICHOLAS on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

CRAIG H. FOX on behalf of Creditor Penn Liberty Bank bankruptcy@foxandfoxlaw.com, cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com

CRAIG H. FOX on behalf of Creditor Wilmington Savings Fund Society FSB dba WSFS Bank, Successor by Merger to Penn Liberty Bank bankruptcy@foxandfoxlaw.com,

cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com

DENISE ELIZABETH CARLON on behalf of Creditor M&T BANK bkgroup@kmllawgroup.co JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com, M&T BANK bkgroup@kmllawgroup.com ecfemails@ph13trustee.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

MATTEO SAMUEL WEINER on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com MATTEO SAMUEL WEINER on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com REBECCA ANN SOLARZ on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com

THOMAS I. PULEO on behalf of Creditor M&T Bank tpuleo@kmllawgroup.com, united States Trustee USTPRegion03.PH.ECF@usdoj.gov WILLIAM C. MILLER, Esq. ecfemails@ph12+----

ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

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Imaged Certificate of Notice Page 3 of 3 UNITED STATES BANKRUTP CY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

KATHLEEN RAE FRETZ

Chapter 13

Ashely M. Chan Bankruptcy Judge

William C. Miller, Trustee P.O. Box 1229 Philadelphia, PA 19105

Debtor's Attorney: ANDREW N. SCHWARTZ LAW OFFICE OF ANDREW N. SCHWARTZ 1900 SPRUCE STREET PHILADELPHIA, PA 19103-

Debtor:

KATHLEEN RAE FRETZ

315 SUNNYHILL DRIVE

SOUDERTON, PA 18964